

Member Link



FROM THE PRESIDENT

holidays HAPPY

As yet another year winds down and we look ahead to 2025, we wanted to take a moment to express our sincere gratitude for your loyalty to the credit union.

The holidays are a time for reflection and appreciation, and we want you to know that your trust in us as your financial institution does not go unnoticed. We thank you for the milestones you've allowed us to be a part of in recent years – finding and funding your new car, helping you finance your new home, accompanying you on your savings journey, financing your higher education, and more. We take pride in offering the products and services that can help you achieve your financial goals and experience more of life's wins and we hope to keep the milestones coming in the new year.

We thank you for choosing us as your preferred financial institution and for your loyalty as a member. On behalf of the Board, Management, and Staff of North Georgia Credit Union, we wish you a peaceful holiday season and a prosperous new year!

Sincerely,
Brian Akin
President/CEO

NEW CORPORATE OFFICE AND BRANCH OPENING TO COME IN 2025!

The new 11,000 square foot, two-story building will be located at 695 Big A Road in Toccoa and will feature a full-service branch with an atrium lobby, three-lane drive-thru with ATM, night depository, and executive and corporate staff offices. This new facility is a significant step towards charting the course for continued growth and success as we plan for NGCU's future.

The construction project is expected to be completed in the first quarter of 2025. It will allow NGCU to provide an enhanced banking experience for its growing membership base and facilitate the expansion of staff, enabling the addition of key positions vital to sustaining and managing growth effectively. Stay tuned for more details as we embark on this exciting new chapter for NGCU and our members in 2025!



Toccoa, Georgia

WRAP UP YOUR SEASONAL SPENDING WITH A HOLIDAY LOAN!

The need to pay for gifts, holiday décor, food, and festivities can become overwhelming and often brings financial stress...until now. From October 1st – December 31st, we're offering a low-rate holiday loan that'll help you wrap up your spending and put away your stress!

- **Loan amounts up to \$1,000**
- **Rates as low as 8.00% APR***
- **First monthly payment of just \$100 would be due 1/31/25**

Wrap up your seasonal spending with a holiday loan. Apply today at www.ngcu.org.

**Annual percentage rate. All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms.*



SKIP A PAYMENT, NOT A PRESENT!

You don't have to skip out on any presents this year, you can simply skip your loan payment instead. Our holiday skip-a-payment program is back!

Here's how it works:

- You can skip your payment(s) on any or all loans (excluding real estate loans) during the month(s) of November, December or January.
- A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number. For your convenience, we will deduct this fee from your account.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Just visit www.ngcu.org and complete the skip-a-payment form or stop by a branch near you.



**The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.*

KNOW WHERE YOUR MONEY IS GOING WITH VISA® PURCHASE ALERTS

Did you know you can keep tabs on your account anytime, anywhere? VISA® Purchase Alerts, powered by VISA®, helps you monitor your spending and detect fraudulent debit card activity. Plus, the service is FREE.

With VISA® Purchase Alerts, you can:

- Receive a text message or email notification shortly after your VISA® debit card has been used so you can ensure all transactions are yours alone.
- Customize your VISA® debit card transaction alerts for purchases over a certain amount, for purchases made online, over the phone or through the mail, and for purchases made outside the U.S.
- Receive transaction specifics within each alert, including the purchase amount, merchant name and location, and last 4 digits of the VISA® debit card that was used.
- Gain confidence as you take control of your account with transaction alerts delivered via text, email or both!

Make sure you always know where your money is going by signing up for VISA® Purchase Alerts at <https://vi.sa/3mr1swG>.



INTERNATIONAL CREDIT UNION (ICU) DAY® ONE WORLD THROUGH COOPERATIVE FINANCE

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences.

This year, we will gather together as a global movement on Thursday, October 17th, to celebrate ICU Day under the theme: One World Through Cooperative Finance. At a time in our history when we seem increasingly divided, we hope our credit unions use the 76th anniversary of ICU Day to show how our movement brings people closer together through democratic, member-owned financial institutions that put people over profit.



We invite you to stop by NGCU on October 17th to help us celebrate ICU Day with refreshments and a free gift from the credit union. You can also register to win a cash prize! PLUS, we will waive the \$5 membership fee for any new member who joins NGCU on October 15th – October 18th, so tell your family and friends!



2023 Winner
Credit Union of the Year
 Georgia
 *\$100-\$500 Million in Assets

NORTH GEORGIA CREDIT UNION HONORED AS CREDIT UNION OF THE YEAR

NGCU was recently honored by the League of Southeastern Credit Unions & Affiliates (LSCU & Affiliates) as the 2023 “Credit Union of the Year” for the state of Georgia in the category for up to \$500 million in assets. This marks the third time NGCU has received this title, having previously been recognized in 2020 and 2022.

Financial institutions recognized as the LSCU Credit Union of the Year demonstrate the all-around best the industry has to offer. NGCU has accomplished outstanding achievements in the areas of daily operations, financial prowess and community outreach.

According to NGCU President/CEO Brian Akin, “It was a tremendous honor to accept this award on behalf of our great credit union. This recognition is a testament to the hard work and dedication of our talented employees and Board of Directors. It also challenges us to raise the bar higher in our pursuit of providing excellence to our members and the communities that we serve.”

THAT CASH YOU SAVED THIS YEAR IS GOING TO BRING HOLIDAY CHEER!

You’ve saved money all year and now it’s time to cash in and spread holiday cheer. Your Christmas Club funds will be released to your account and available on **Monday, November 4th**, just in time for your shopping adventures and holiday festivities!

Don’t have a Christmas club account yet? Kickstart next year’s shopping season by opening one today. You’ll contribute a little each month, all year long in 2025 and will be able to cash in on the accumulated savings at this time next year.

Give us a call or visit www.ngcu.org to get started!

Holiday Closings

Columbus Day
 Monday, October 14, 2024

Veterans Day
 Monday, November 11, 2024

Thanksgiving
 Thursday – Friday, November 28-29, 2024

Christmas Eve
 Tuesday, December 24, 2024 – Close at 12:00 PM

Christmas
 Wednesday, December 25, 2024

New Year’s Eve
 Tuesday, December 31, 2024 – Close at 12:00 PM

New Year’s Day
 Wednesday, January 1, 2025



Toccoa
 1067 Mize Road
 P.O. Box 280
 Toccoa, GA 30577
 (706) 886-1441
 Fax: (706) 886-3757

Lavonia
 11850 Augusta Road
 Lavonia, GA 30553
 (706) 356-7001
 Fax: (706) 356-7008

Hartwell
 249 East Franklin Street
 Hartwell, GA 30643
 (706) 376-6961
 Fax: (706) 376-3184

Clayton
 579 Highway 441 South
 Clayton, GA 30525
 706-212-0336
 Fax: 706-212-0335
 Closed on Saturday

Lobby Hours
 Mon., Tues., Thurs. & Fri.
 9:00 a.m. - 5:00 p.m.
 Wednesday
 10:00 a.m. - 5:00 p.m.

Drive-Thru Hours
 Monday - Friday
 8:30 a.m. - 5:00 p.m.
 Saturday
 9:00 a.m. - 12:00 p.m.

Management Team
 Brian Akin,
 President/CEO
 Laura Williams,
 Vice President
 Sonya Speed,
 Lending and Collections Manager
 Robin Bridges,
 Data Processing & Operations Manager
 Brooke Stowe,
 Toccoa Branch Manager
 Christina Mosley,
 Lavonia Branch Manager
 Brandy Floyd,
 Hartwell Branch Manager
 Savanna Wilbanks,
 Interim Clayton Branch Manager

Directors
 James Norris,
 Chairman
 Deborah Gibby,
 Vice Chairman
 Juanita Worley,
 Secretary
 Michael Herron,
 Treasurer
 Harold Harbin,
 Audit & Supervisory Committee Chairman
 Tommy Ayers
 Tony Thomas

Audit & Supervisory Committee
 Harold Harbin,
 Chairman
 Tommy Ayers
 Tony Thomas
 Mack Wayne
 Keith Worley

